MAY 1 6 2003

Express Mail No.: EV335855388UŞ

E UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Bent et al.

Serial No.

10/092,279

Filed:

March 6, 2002

For:

SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM CASH OR **DEFERRED INCOME ARRANGEMENTS**

Confirmation No.:

7722

Art Unit:

3628

Examiner: Harish Dass

Attorney Docket: 11559-003-999

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GROUP 3600

PETITION TO MAKE SPECIAL - APPLICANT'S AGE

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

ATTN: OFFICE OF INITIAL PATENT EXAMINATION

Dear Sir:

The Applicants herewith petition to make the above-identified application special on the grounds of the applicant's age. An inventor of the invention described and claimed in the abovecaptioned application, Bruce Bent, is currently more than 65 years of age. See the enclosed Declaration of Bruce Bent. It is believed that all requirements of M.P.E.P. § 708.02(IV) have been met, and prompt granting of this Petition is respectfully requested.

No fee is believed due with this Petition; please charge any fee deemed necessary to Pennie & Edmonds deposit account no. 16-1150. If there are any issues with the Petition, the Examiner is courteously invited to telephone the undersigned.

Date: May 16, 2003

Respectfully submitted,

By: Dwight H. Renfrew Jr.

38,051

(Reg. No.) 38,594

PENNIE & EDMONDS LLP 1155 Avenue of the Americas New York, N.Y. 10036

(212)790-9090

Enclosure

CERTIFICATE OF FACSIMILE TRANSMISSION

I, Dwight H Renfrew, Jr. (Reg.No. 38,594), hereby certify that this correspondence is being transmitted by facsimile to the United States Patent and Trademark Office on May 16, 2003 to the number 703-305-7687. (This Petition is also being filed by Express Mail.



Facsimile Transmission

May 16, 2003

WRITER'S DIRECT DIAL: 212-790-2924 INTERNET ADDRESS: DRENFREW@PENNIE.COM DIRECT FAX NUMBER: 212-699-0343 New York, N.Y. 1155 Avenue of the Americas New York, N.Y. 10036 (212) 790-9090 Facsimile: (212) 869-8864/9741

Sender: Dwight H. Renfrew, Jr.

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Recipient: Attn: Special Program Examiner Harish Dass	Facsimile Number: (703) 305-7687
Company: U.S. Patent Office Art Unit 3628	Your Ref.: 11559-003-999

Confirmation copy will follow.

Re:

U.S. Patent Application No.10/092,279

Filed: March 6, 2002

Titled: SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM

CASH OR DEFERRED INCOME

ARRANGEMENTS By: Bent et al.

Confirmation No.: 7722

Message

Attached please find "Petition to Make Special - Applicant's Age," for the above referenced patent application.

CERTIFICATION OF FACSIMILE TRANSMISSION UNDER 37 C.F.R. 1.8(2)

I hereby certify that this paper is being filed with the United States Patent and Trademark Office by facsimile transmission on May 16, 2003 to (pessimile telephone number (703) 305-7687.

Dwight H. Renfrew, Jr.

38,594

(Reg. No.)

If you have any problems regarding this transmission, please contact Dwight H. Renfrew, Jr. at 212-790-2924.

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